

**Information to identify the case:**

Debtor 1	<u>Andy Fernandez</u>	Social Security number or ITIN	xxx-xx-0742
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-10402-SLM		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Andy Fernandez  
fka Andy F. Fernandez

4/3/18

**By the court:** Stacey L. Meisel  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Andy Fernandez  
 Debtor

Case No. 18-10402-SLM  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 43

Date Rcvd: Apr 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2018.

db  
 517266816 +Andy Fernandez, 451 Central Ave., 1st Floor Apt., Carlstadt, NJ 07072-1517  
 517266814 DSRM National Bank/Valero, PO Box 631, Amarillo, TX 79105-0631  
 517266817 +Discover Bank, 502 E. Market St., Greenwood, DE 19950-9700  
 517266818 Equifax, PO Box 740256, Atlanta, GA 30374-0256  
 517266819 +Experian, PO Box 4500, Allen, TX 75013-1311  
 517266821 First Data Merchant Services, 4000 Coral Ridge Dr., Coral Springs, FL 33065-7614  
 517266822 Gerard A. Ceraso, PO Box 657, Belleville, NJ 07109-0657  
 517266822 +Independent Recovery Resources, Inc., 24 Railroad Ave., Patchogue, NY 11772-3518  
 517266829 +PSE&G, 80 Park Plaza, PO Box 570, Newark, NJ 07101-0570  
 517266827 +Pressler and Pressler, 7 Entin Rd., Parsippany, NJ 07054-5020  
 517266828 +Professional Recovery, 5757 Phantom Dr. Ste 300, Hazelwood, MO 63042-2429  
 517266831 +Stellar Recovery, PO Box 48370, Jacksonville, FL 32247-8370  
 517266837 TransUnion, PO Box 2000, Chester, PA 19016-2000  
 517266838 Walter Kavanagh, PO Box 1702, Morristown, NJ 07962-1702

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usan.j.njbankr@usdoj.gov Apr 03 2018 23:35:07 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 03 2018 23:35:05 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr +EDI: ATLASACQU.COM Apr 04 2018 02:58:00 Atlas Acquisitions, Attn: Avi Schild, 294 Union St., Hackensack, NJ 07601-4303  
 cr +EDI: RMSC.COM Apr 04 2018 02:58:00 Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021  
 517266804 EDI: AMEREXPR.COM Apr 04 2018 02:58:00 American Express, PO Box 981537, El Paso, TX 79998-1537  
 517266805 +EDI: AMEREXPR.COM Apr 04 2018 02:58:00 Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871  
 517314396 +EDI: ATLASACQU.COM Apr 04 2018 02:58:00 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303  
 517266806 EDI: BANKAMER.COM Apr 04 2018 02:58:00 Bank of America, PO Box 982238, El Paso, TX 79998-2238  
 517266807 EDI: CAPITALONE.COM Apr 04 2018 02:58:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  
 517266808 +EDI: CAPITALONE.COM Apr 04 2018 02:58:00 CapitalOne, 15000 Capital One Dr., Richmond, VA 23238-1119  
 517266809 EDI: CHASE.COM Apr 04 2018 02:58:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 517266810 +EDI: CITICORP.COM Apr 04 2018 02:58:00 Citibank, PO Box 6500, Sioux Falls, SD 57117-6500  
 517266811 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Apr 03 2018 23:35:34 Comcast, One Comcast Center, Philadelphia, PA 19103-2899  
 517266812 +E-mail/Text: compliance@contractcallers.com Apr 03 2018 23:35:58 Contract Callers Inc., 501 Greene St., Ste. 302, Augusta, GA 30901-4415  
 517266813 EDI: DISCOVER.COM Apr 04 2018 02:58:00 Discover Bank, PO Box 15316, Wilmington, DE 19850-5316  
 517266815 +EDI: DISCOVERPL Apr 04 2018 02:58:00 Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954  
 517266820 +E-mail/Text: fggbanko@fgny.com Apr 03 2018 23:34:27 Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604  
 517266823 EDI: IRS.COM Apr 04 2018 02:58:00 IRS, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
 517266824 EDI: TSYS2.COM Apr 04 2018 02:58:00 Macys/DSNB, PO Box 8218, Mason, OH 45040-8218  
 517266825 +EDI: MID8.COM Apr 04 2018 02:58:00 Midland Credit Mgmt, 2365 Northside Dr. Ste 300, San Diego, CA 92108-2709  
 517266826 EDI: PRA.COM Apr 04 2018 02:58:00 Portfolio Recovery Assoc, Riverside Commerce Center, 120 Corporate Blvd Ste. 100, Norfolk, VA 23502-4962  
 517266832 +EDI: RMSC.COM Apr 04 2018 02:58:00 SYNCB/GAP, PO Box 965005, Orlando, FL 32896-5005  
 517266833 EDI: RMSC.COM Apr 04 2018 02:58:00 SYNCB/Gap DC, PO Box 965036, Orlando, FL 32896-5036  
 517266835 +EDI: RMSC.COM Apr 04 2018 02:58:00 SYNCB/SAMS CLUB, PO Box 965005, Orlando, FL 32896-5005  
 517266834 EDI: RMSC.COM Apr 04 2018 02:58:00 SYNCB/Sams Club, PO Box 965036, Orlando, FL 32896-5036  
 517266830 +E-mail/PDF: clerical@simmassociates.com Apr 03 2018 23:33:08 Simm Associates, Inc., 800 Pencader Dr., Newark, DE 19702-3354  
 517268550 +EDI: RMSC.COM Apr 04 2018 02:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517266836 EDI: WTRRN BANK.COM Apr 04 2018 02:58:00 TD Bank USA/Target Credit, PO Box 673, Minneapolis, MN 55440-0673  
 517266839 EDI: WFFC.COM Apr 04 2018 02:58:00 Wells Fargo Home Mortgage, 8480 Stagecoach Cir., Frederick, MD 21701

TOTAL: 29

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 43

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 05, 2018

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2018 at the address(es) listed below:

Jeffrey Lester jlester@bllaw.com, NJ19@ecfcbis.com  
Jennifer N. Weil on behalf of Debtor Andy Fernandez weilattorney@gmail.com, jweilbk@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3